DECLARATION

(ORIGINAL, DESIGN, NATIONAL STAGE OF PCT, SUPPLEMENTAL, DIVISIONAL, CONTINUATION OR CIP)

As a below named inventor, I hereby declare that:

desire that,
TYPE OF DECLARATION
This declaration is of the following type: (check one applicable item below)
[X] original
[] design
[] supplemental
NOTE: If the declaration is for an International Application being filed as a divisional, continuation or continuation-in-part application do <u>not</u> check next items; check appropriate one of last three items.
[] national stage PCT
NOTE: If one of the following 3 items apply, then complete and also attach ADDED PAGES FOR DIVISIONAL, CONTINUATION OR CIP.
[] divisional
[] continuation
[] continuation-in-part (CIP)
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INVENTORSHIP IDENTIFICATION

WARNING: If the inventors are each not the inventors of all the claims, an explanation of the facts, including the ownership of all the claims at the time the last claimed invention was made, should be submitted.

My residence, post office address and citizenship are as stated below next to my name. I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

SYSTEM AND METHOD FOR EFFECTING A REAL-TIME PAYMENT FOR AN ITEM WON ON AN ELECTRONIC AUCTION

TITLE OF INVENTION

SYSTEM AND METHOD FOR EFFECTING A REAL-TIME PAYMENT FOR AN ITEM WON ON AN ELECTRONIC AUCTION

	SPECIFICATION IDENTIFICATION		
the speci	fication of which: (complete (a), (b) or (c))		
(a) [X]	is attached hereto.		
(b) []	was filed on as [] Serial No. 09/ or [] Express Mail No., as Serial No. not yet known (if applicable).		
NOTE:	Amendments filed after the original papers are deposited with the PTO which contain new matter are not accorded a filing date by being referred to in the declaration. Accordingly, the amendments involved are those filed with the application papers or, in the case of a supplemental declaration, are those amendments claiming matter not encompassed in the original statement of invention or claims. See 37 CFR 1.67.		
(c) []	was described and claimed in PCT International Application No		
ACKNO	WLEDGEMENT OF REVIEW OF PAPERS AND DUTY OF CANDOR		
I hereb	y state that I have reviewed and understand the contents of the above identified specification, the claims, as amended by any amendment referred to above.		
I ackno	wledge the duty to disclose information		
[X]	which is material to patentability as defined in 37, Code of Federal Regulations, § 1.56		
	(also check the following items, if desired)		
[X]	and which is material to the examination of this application, namely, information where there is a substantial likelihood that a reasonable examiner would consider it important in deciding whether to allow the application to issue as a patent, and		
	[X] In compliance with this duty there is attached an information disclosure statement in accordance with 37 CFR 1 98		

PRIORITY CLAIM (35 U.S.C. § 119)

I hereby claim foreign priority benefits under Title 35, United States Code, § 119 of any foreign application(s) for patent or inventor's certificate or of any PCT international application(s) designating at least one country other than the United States of America listed below and have also identified below any foreign application(s) for patent or inventor's certificate or any PCT international application(s) designating at least one country other than the United States of America filed by me on the same subject matter having a filing date before that of the application(s) of which priority is claimed.

(complete (d) or (e))

(d) [X] no such applications have been filed	(d)	[X]	no such	applications	have	been	filed.
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(e) [] such applications have been filed as follows.

Note: Where item (c) is entered above and the International Application which designated the U.S. itself claimed priority check item (e), enter the details below and make the priority claim.

A. PRIOR FOREIGN/PCT APPLICATION(S) FILED WITHIN 12 MONTHS (6 MONTHS FOR DESIGN) PRIOR TO THIS APPLICATION AND ANY PRIORITY CLAIM UNDER U.S.C. § 119

COUNTRY (OR INDICATE IF PCT)	APPLICATION NUMBER	DATE OF FILING (day, month, year)	PRIORITY CLAIMED UNDER 35 USC 119
			[]YES [] NO

CLAIM FOR BENEFIT OF PRIOR U.S. PROVISIONAL APPLICATION(S) (34 U.S.C. § 119(e))

I hereby claim the benefit under Title 35, United States Code, § 119(e) of any United States provisional application(s) listed below:

PROV	VISIONAL APPLICATION NUMBER	FILING	FILING DATE	
	PREIGN APPLICATION(S), IF ANY F ONTHS FOR DESIGN) PRIOR TO TH			
	-			
NOTE:	If the application filed more than 12 months from for this application entering the United States as (continuation-in-part, then also complete ADDED ATTORNEY FOR DIVISIONAL, CONTINUAT application(s) under 35 U.S.C. § 120.	1) the national stage, or (2) a continuation, div PAGES TO COMBINED DECLARATION A	visional, or ND POWER OF	
SEND CORRESPONDENCE TO		DIRECT TELEPHONE CALLS (Name and telephone number)	S ТО:	
George Likourezos, Esq. 9321 Ridge Boulevard Brooklyn, New York 11209-6706		George Likourezos, Esq. (718) 680-3565		

DECLARATION

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

SIGNATURE(S)

Note: Carefully indicate the family (or last) name as it should appear on the filing receipt and all other documents.

Full name of sole or first inventor

GEORGE	<u>.</u>	LIKOUREZOS
(GIVEN NAME)	(MIDDLE INITIAL OR NAME)	FAMILY (OR LAST)
Inventor's signature	Jerge Tipeny	
Date	Country of Citizenship U.S.A.	
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Full name of second jo	int inventor, if any	SCATURRO
(GIVEN NAME)	(MIDDLE INITIAL OR NAME)	FAMILY (OR LAST)
Inventor's signature _	male tales	
Date 1-17-01	Country of Citizenship U.S.A.	
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	Garden City, New York 11530	

Full name of third joint	inventor, if any		
(GIVEN NAME)	(MIDDLE INITIAL OR NAME)	FAMILY (OR LAST)	
Inventor's signature		w	
Date	Country of Citizenship _		
Residence			
Post Office Address			
		•	
Full name of fourth join	nt inventor, if any		
(GIVEN NAME)	(MIDDLE INITIAL OR NAME)	FAMILY (OR LAST)	
Inventor's signature			
Date	Country of Citizenship		
Post Office Address			
Full name of fourth join	nt inventor, if any		
(GIVEN NAME)	(MIDDLE INITIAL OR NAME)	FAMILY (OR LAST)	
Inventor's signature			
Date	Country of Citizenship		
Residence			
Post Office Address			

CHECK PROPER BOX(ES) FOR ANY OF THE FOLLOWING ADDED PAGE(S) WHICH FORM A PART OF THIS DECLARATION

[]	Signature for fourth and subsequent joint inventors. Number of pages added
	* * *
[]	Signature by administrator(trix), executor(trix) or legal representative for deceased or incapacitated inventor. Number of pages added
	* * *
[]	Signature for inventor who refuses to sign or cannot be reached by person authorized under 37 CFR 1.47. Number of pages added
	* * *
[]	Added page for signature by one joint inventor on behalf of deceased inventor(s) where legal representative cannot be appointed in time (37 CFR 1.47).
	* * *
[]	Added pages to combined declaration and power of attorney for divisional, continuation, or continuation-in-part (C-I-P) application.
	[] Number of pages added
	* * *
[]	Authorization of attorney(s) to accept and follow instructions from representative.
	* * *

(If no further pages form a part of this Declaration, then end this Declaration with this page and check the following item:)

[X] This declaration ends with this page.